



Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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FIRST HORIZON CORPORATION

BHC Name

City/State MEMPHIS, TN

Bank Holding Company Information

Federal Reserve District: 8

Consolidated Assets (\$000): 89,094,356

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

FIRST HORIZON CORPORATION
165 MADISON AVENUE
MEMPHIS, TN 38103

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Summary Ratios

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Average assets (\$000)	87,540,982	64,111,872	41,746,748	40,367,959	29,933,912
Net income (\$000)	998,877	845,492	440,908	545,042	165,515
Number of BHCs in peer group	130	128	125	118	108

Earnings and Profitability:	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Percent of Average Assets															
Net interest income (tax equivalent)															
2.30	2.60	25	2.63	2.77	35	2.94	3.01	40	3.07	3.08	42	2.86	2.92	39	
1.20	1.04	64	2.32	1.21	87	1.53	1.32	68	1.23	1.31	55	1.63	1.35	66	
2.39	2.17	70	2.70	2.57	68	2.94	2.69	67	3.01	2.71	73	3.42	2.72	83	
-0.35	-0.09	7	0.76	0.51	82	0.11	0.15	50	0.02	0.14	15	0	0.16	10	
0	0.01	23	-0.01	0.02	0	0	0.01	23	0	0	57	0	0.01	51	
0	0	17	0	0	48	0	0	14	0	0	45	0	0	77	
1.48	1.66	37	1.47	1.04	79	1.42	1.56	36	1.79	1.57	72	1.08	1.43	19	
1.14	1.26	38	1.32	0.81	86	1.06	1.19	31	1.35	1.24	63	0.55	0.89	21	
1.14	1.26	38	1.32	0.82	86	1.06	1.19	31	1.35	1.24	63	0.55	0.90	20	
1.97				1.18			1.17			1.42			0.99		
Percent of Average Earning Assets															
Interest income (tax equivalent)															
2.68	3.06	24	3.28	3.55	27	4.40	4.41	52	4.35	4.24	57	3.65	3.80	40	
0.20	0.25	48	0.40	0.52	37	1.11	1.08	60	0.90	0.86	61	0.54	0.60	55	
2.48	2.80	24	2.88	3.01	37	3.29	3.33	43	3.45	3.38	45	3.11	3.19	41	
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases															
0	0.11	12	0.25	0.27	60	0.09	0.21	38	0.06	0.22	25	0.06	0.24	22	
454.41	39.72	96	11.93	22.91	51	23.33	24.40	65	44.70	21.75	84	24.68	19.67	71	
1.22	1.23	53	1.65	1.58	63	0.64	0.83	34	0.66	0.90	28	0.69	0.98	26	
1.20	1.20	51	1.63	1.55	64	0.63	0.81	34	0.64	0.89	27	0.67	0.96	25	
0.51	0.49	58	0.68	0.71	52	0.58	0.57	53	0.62	0.61	55	0.65	0.72	47	
0.20	0.32	39	0.17	0.39	20	0.12	0.43	13	0.17	0.44	17	0.20	0.47	17	
Liquidity and Funding															
Net noncore funding dependence															
-16.88	-2.33	11	-1.98	3.20	38	16.26	14.45	59	13.71	16.62	45	19.83	17.03	61	
-18.50	-7.71	17	-3.82	-4.76	48	15.45	3.38	86	11.26	4.66	70	15.96	4.83	80	
62.15	58.67	60	69.22	61.58	71	72.63	63.77	71	68.66	63.98	52	68	62.73	55	
Capitalization															
Tier 1 leverage ratio															
8.08	8.98	26	8.24	9.13	24	9.04	9.76	33	9.09	9.71	33	10.31	9.53	77	
9.20	10.71	26	9.51	11.16	27	11.04	12.43	34	11	12.22	36	10.34	11.94	26	
9.53	10.82	29	9.86	11.29	31	11.72	12.57	41	11.72	12.27	49	11.06	12.01	43	
9.92	12.42	12	9.68	12.38	7	9.20	12.17	4	9.77	12.12	10	8.88	12.19	2	
6.75	5.53	76	7.28	5.58	80	6.58	5.21	78	6.24	5.29	71	6.57	5.27	75	
36.98	28.27	68	33.91	42.30	39	41.70	33.12	67	29.97	27.31	52	55.21	31.29	84	
3.14				-0.65			-12.02			17.36			47.52		
Growth Rates															
Assets															
5.80	10.50	35	94.42	16.68	98	6.07	9.26	50	-1.43	7	8	45.07	8.28	94	
2.34	7.46	30	67.58	6.99	96	6.47	10.49	43	4.78	7.89	49	77.83	10.18	95	
-5.02	3.36	22	85.31	9.07	98	12.20	9.10	71	-0.48	7.89	8	44.47	9.38	95	
-44.06	-14.79	15	18.28	-12.18	85	9.30	6.59	60	-25.27	10.67	5	117.32	5.59	94	
Parent Company Ratios															
Short-term debt / Equity capital															
0	0.57	38	0	0.77	38	10.41	1.02	93	0	1.14	37	0	1.07	36	
9.72	10.95	54	9.93	13.56	52	0	13.04	13	10.84	13.37	63	11.35	12.69	62	
103.02	103.22	54	103.16	102.81	54	105.88	103.22	67	106.16	103.10	69	108.46	102.10	78	
184.07	154.48	67	88.71	147.24	13	171.19	190.27	49	226.32	174.91	75	217.73	148.20	80	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,964,733	1,740,461	1,425,569	1,331,578	834,322	12.89	186.65
Income from lease financing receivables.....	25,589	11,258	0	0	0	127.30	
Fully taxable income on loans and leases.....	1,952,004	1,715,920	1,393,297	1,299,434	811,923	13.76	192.73
Tax-exempt income on loans and leases.....	38,318	35,799	32,272	32,144	22,399	7.04	106.07
Estimated tax benefit on income on loans and leases.....	10,243	9,832	8,287	8,699	13,521	4.17	-10.73
Income on loans and leases (tax equivalent).....	2,000,565	1,761,551	1,433,856	1,340,277	847,843	13.57	187.07
Investment interest income (tax equivalent).....	117,657	103,729	117,807	130,538	99,082	13.43	26.98
Interest on balances due from depository institutions.....	17,079	4,273	18,956	11,774	9,406	299.70	394.18
Interest income on other earning assets.....	40,429	51,575	70,338	84,151	47,163	-21.61	10.66
Total interest income (tax equivalent).....	2,175,730	1,921,128	1,640,957	1,566,740	1,003,494	13.25	162.28
Interest on time deposits of \$250K or more	6,917	11,431	21,343	20,770	6,116	-39.49	
Interest on time deposits < \$250K.....	17,637	27,879	62,683	32,325	6,994	-36.74	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	55,966	113,106	223,189	163,455	67,000	-50.52	86.77
Interest on other borrowings and trading liabilities.....	52,613	61,061	102,512	104,473	62,807	-13.84	20.42
Interest on subordinated debt and mandatory convertible securities	30,301	22,084	4,564	4,564	4,676	37.21	478.04
Total interest expense.....	163,434	235,561	414,291	325,587	147,593	-30.62	83.80
Net interest income (tax equivalent).....	2,012,296	1,685,567	1,226,666	1,241,153	855,901	19.38	171.70
Non-interest income.....	1,049,266	1,485,887	637,726	496,101	489,028	-29.38	91.46
Adjusted operating income (tax equivalent)	3,061,562	3,171,454	1,864,392	1,737,254	1,344,929	-3.47	137.58
Overhead expense.....	2,095,173	1,733,288	1,229,126	1,217,061	1,023,088	20.88	127.23
Provision for credit losses.....	-310,000	489,000	47,000	7,000	0		
Securities gains (losses)	0	-4,108	-267	5	593		-100.00
Other tax equivalent adjustments	-1	0	-1	0	2		
Pretax net operating income (tax equivalent).....	1,296,915	943,985	594,286	722,901	322,436	37.39	263.32
Applicable income taxes	274,494	76,084	133,291	157,602	131,892	260.78	156.99
Tax equivalent adjustments	12,110	10,909	8,622	8,792	13,564	11.01	4.06
Applicable income taxes (tax equivalent).....	286,604	86,993	141,913	166,394	145,456	229.46	141.97
Minority interest	11,434	11,500	11,465	11,465	11,465	-0.57	-0.27
Net income before discontinued operations, net of minority interest	998,877	845,492	440,908	545,042	165,515	18.14	339.94
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	998,877	845,492	440,908	545,042	165,515	18.14	339.94
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,010,311	856,992	452,373	556,507	176,980	17.89	323.59
Investment securities income (tax equivalent).....	117,657	103,729	117,807	130,538	99,082	13.43	26.98
US Treasury and agency securities (excluding mortgage-backed securities)	13,000	10,661	5,612	1,927	1	21.94	999999.00
Mortgage-backed securities	92,379	78,709	106,394	123,486	98,098	17.37	0.74
All other securities	12,278	14,359	5,801	5,125	983	-14.49	1184.47
Cash dividends declared.....	369,360	286,689	183,861	163,347	91,374	28.84	410.45
Common	332,102	263,280	177,661	157,147	85,174	26.14	401.97
Preferred.....	37,258	23,409	6,200	6,200	6,200	59.16	500.94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.49	2.85	22	3	3.27	26	3.93	4	45	3.88	3.87	53	3.35	3.47	43
Less: Interest expense	0.19	0.23	49	0.37	0.48	38	0.99	0.98	59	0.81	0.79	60	0.49	0.55	55
Equals: Net interest income (tax equivalent)	2.30	2.60	25	2.63	2.77	35	2.94	3.01	40	3.07	3.08	42	2.86	2.92	39
Plus: Non-interest income	1.20	1.04	64	2.32	1.21	87	1.53	1.32	68	1.23	1.31	55	1.63	1.35	66
Equals: adjusted operating income (tax equivalent)	3.50	3.70	37	4.95	4.04	85	4.47	4.41	56	4.30	4.46	42	4.49	4.33	59
Less: Overhead expense	2.39	2.17	70	2.70	2.57	68	2.94	2.69	67	3.01	2.71	73	3.42	2.72	83
Less: Provision for credit losses	-0.35	-0.09	7	0.76	0.51	82	0.11	0.15	50	0.02	0.14	15	0	0.16	10
Plus: Realized gains (losses) on held-to-maturity securities	0	0	49	0	0	46	0	0	49	0	0	51	0	0	94
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	23	-0.01	0.02	0	0	0.01	23	0	0	57	0	0.01	49
Plus: other tax equivalent adjustments	0	0	17	0	0	48	0	0	14	0	0	45	0	0	77
Equals: Pretax net operating income (tax equivalent)	1.48	1.66	37	1.47	1.04	79	1.42	1.56	36	1.79	1.57	72	1.08	1.43	19
Less: Applicable income taxes (tax equivalent)	0.33	0.38	34	0.14	0.23	22	0.34	0.36	40	0.41	0.33	74	0.49	0.55	38
Less: Minority interest	0.01	0	93	0.02	0	93	0.03	0	92	0.03	0	94	0.04	0	93
Equals: Net operating income	1.14	1.26	38	1.32	0.81	86	1.06	1.19	31	1.35	1.24	63	0.55	0.89	21
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	51	0	0	48
Equals: Net income	1.14	1.26	38	1.32	0.82	86	1.06	1.19	31	1.35	1.24	63	0.55	0.90	20
Memo: Net income (last four quarters)	1.14	1.26	38	1.32	0.82	86	1.06	1.19	31	1.35	1.24	63	0.55	0.91	19
Net income-BHC and noncontrolling (minority) interest	1.15	1.27	38	1.34	0.83	87	1.08	1.20	34	1.38	1.25	68	0.59	0.91	23
Margin Analysis															
Average earning assets / Average assets	92.70	93.08	45	91.28	92.32	34	89.33	91.05	28	89.13	91.48	22	91.92	91.61	51
Average interest-bearing funds / Average assets	58.60	61.99	39	60.31	64.06	33	66.48	65.57	53	66.39	65.56	59	69.25	65.75	68
Interest income (tax equivalent) / Average earning assets	2.68	3.06	24	3.28	3.55	27	4.40	4.41	52	4.35	4.24	57	3.65	3.80	40
Interest expense / Average earning assets	0.20	0.25	48	0.40	0.52	37	1.11	1.08	60	0.90	0.86	61	0.54	0.60	55
Net interest income (tax equivalent) / Average earning assets	2.48	2.80	24	2.88	3.01	37	3.29	3.33	43	3.45	3.38	45	3.11	3.19	41
Yield or Cost															
Total loans and leases (tax equivalent)	3.49	4.01	20	3.75	4.27	19	4.82	5.09	36	4.80	4.95	48	4.14	4.52	29
Interest-bearing bank balances	0.14	0.14	45	0.12	0.27	7	2.54	2.04	78	1.45	1.64	31	0.85	1.05	24
Federal funds sold and reverse repos	0.01	0.25	31	0.43	0.68	44	2.02	2.44	37	1.67	2.17	22	0.72	1.41	20
Trading assets	2.52	0.45	92	2.60	0.60	89	3.21	0.99	85	3.58	1.11	89	2.70	1.11	81
Total earning assets	2.67	3.04	24	3.26	3.51	31	4.38	4.36	53	4.33	4.20	57	3.60	3.73	44
Investment securities (tax equivalent)	1.36	1.77	20	1.63	2.25	10	2.58	2.76	37	2.65	2.68	49	2.56	2.47	61
US Treasury and agency securities (excluding mortgage-backed securities)	1.05	1.14	44	1.07	1.75	20	2.40	2.32	65	2.21	2.05	64	1	1.62	12
Mortgage-backed securities	1.33	1.57	27	1.56	2.05	11	2.59	2.61	50	2.65	2.50	71	2.42	2.23	69
All other securities	2.36	2.81	38	4.69	3.24	87	5.76	4.06	89	6.29	4.20	89	1.94	3.66	10
Interest-bearing deposits	0.17	0.21	46	0.42	0.53	42	1.27	1.10	66	0.95	0.81	68	0.48	0.49	55
Time deposits of \$250K or more	0.61	0.66	44	1.07	1.42	22	2.02	1.96	52	1.99	1.44	90			
Time deposits < \$250K	0.56	0.62	50	0.96	1.36	17	2.02	1.82	62	1.23	1.29	42			
Other domestic deposits	0.13	0.15	52	0.38	0.36	59	1.11	0.93	70	0.84	0.67	72			
Foreign deposits		0.14			0.42			1.19			0.97			0.51	
Federal funds purchased and repos	0.16	0.17	65	0.41	0.62	40	1.99	1.86	57	1.58	1.51	48	0.87	0.94	50
Other borrowed funds and trading liabilities	2.57	1.27	89	2.11	1.50	82	3.12	2.38	84	2.79	2.28	82	2.31	1.77	82
All interest-bearing funds	0.32	0.37	50	0.61	0.74	38	1.49	1.49	58	1.21	1.19	63	0.71	0.82	49

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Non-interest Income and Expenses					
Total non-interest income	1,049,266	1,485,887	637,726	496,101	489,028
Fiduciary activities income	70,540	55,171	44,331	43,112	42,632
Service charges on deposit accounts - domestic	135,130	117,915	107,356	108,146	92,767
Trading revenue.....	386,055	406,291	264,393	155,266	203,401
Investment banking fees and commissions.....	91,718	68,496	56,418	56,521	49,476
Insurance activities revenue.....	1,664	1,915	2,125	2,096	2,514
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	6,642	2,349	1,588	1,709	540
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	132,804	109,562	8,097	8,942	-90
Other non-interest income.....	224,713	724,188	153,418	120,309	97,788
Total overhead expenses	2,095,173	1,733,288	1,229,126	1,217,061	1,023,088
Personnel expense.....	1,277,684	1,059,287	709,571	677,859	609,939
Net occupancy expense.....	185,216	157,568	114,929	125,397	83,130
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	55,944	39,894	24,835	25,855	8,728
Other operating expenses.....	576,329	476,539	379,791	387,950	321,291
Fee income on mutual funds and annuities.....	75,789	54,967	49,655	48,067	43,871
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	7,846	8,447	4,994	5,576	5,903
Average personnel expense per employee.....	162.85	125.40	142.08	121.57	103.33
Average assets per employee.....	11,157.40	7,589.90	8,359.38	7,239.59	5,070.97

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	7.22	2.17	93	3.70	2.02	76	7.79	2.72	88	9.69	3.08	91	8.97	2.85
Overhead expenses / Net Interest Income + non-interest income	68.71	59.28	86	54.84	62.28	22	66.23	61.29	74	70.41	60.88	84	76.84	63.61
Percent of Average Assets														
Total overhead expense	2.39	2.17	70	2.70	2.57	68	2.94	2.69	67	3.01	2.71	73	3.42	2.72
Personnel expense.....	1.46	1.21	78	1.65	1.30	82	1.70	1.41	80	1.68	1.44	76	2.04	1.42
Net occupancy expense.....	0.21	0.23	37	0.25	0.26	44	0.28	0.28	52	0.31	0.28	60	0.28	0.29
Other operating expenses.....	0.72	0.72	61	0.81	0.94	53	0.97	0.97	65	1.03	0.97	68	1.10	1
Overhead less non-interest income	1.19	1.10	52	0.39	1.25	9	1.42	1.32	52	1.79	1.38	78	1.78	1.34
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	68.43	58.83	86	54.65	61.82	22	65.93	60.64	73	70.06	60.37	85	76.07	62.73
Personnel expense.....	41.73	32.93	92	33.40	32.36	50	38.06	32.39	84	39.02	32.51	84	45.35	32.93
Net occupancy expense.....	6.05	6.23	48	4.97	6.58	24	6.16	6.52	40	7.22	6.48	67	6.18	6.70
Other operating expenses.....	20.65	19.18	62	16.28	22.28	22	21.70	21.20	64	23.82	20.90	74	24.54	22.41
Total non-interest income	34.27	27.67	68	46.85	28.83	86	34.21	29.23	67	28.56	28.50	59	36.36	31.08
Fiduciary activities income	2.30	2.20	61	1.74	2.09	52	2.38	1.97	64	2.48	2.14	63	3.17	2.38
Service charges on domestic deposit accounts	4.41	3.27	69	3.72	3.27	58	5.76	3.88	74	6.23	4.15	77	6.90	4.28
Trading revenue.....	12.61	0.62	96	12.81	1.28	96	14.18	1.18	95	8.94	0.85	94	15.12	0.90
Investment banking fees and commissions.....	3	2.58	70	2.16	2.46	62	3.03	3.54	71	3.25	3.42	73	3.68	3.62
Insurance activities revenue.....	0.05	0.36	48	0.06	0.41	48	0.11	0.47	53	0.12	0.47	56	0.19	0.55
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41	0	0.01
Net servicing fees	0.22	0.60	48	0.07	0.01	62	0.09	0.28	48	0.10	0.65	34	0.04	0.60
Net securitization income	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	4.34	3.30	69	3.45	3.92	58	0.43	1.86	26	0.51	1.61	37	-0.01	1.67
Other non-interest income.....	7.34	9.27	40	22.83	9.65	92	8.23	10.04	50	6.93	9.86	37	7.27	10.77
Overhead less non-interest income	34.16	30.52	58	7.80	31.93	9	31.72	31.06	40	41.50	31.46	83	39.71	31.19
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.17	21.18	45	8.06	18.63	7	22.43	20.56	65	21.80	19.04	74	40.90	32.99
Applicable income tax + TE / Pretax net operating income + TE	22.10	22.67	40	9.22	21.18	8	23.88	23.23	62	23.02	21.56	61	45.11	37.95

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans	30,708,728	31,668,063	14,832,846	14,632,671	14,789,282	-3.03	234.20
Commercial and industrial loans	14,769,467	16,307,066	8,204,088	8,084,809	7,616,659	-9.43	171.63
Loans to individuals	657,873	724,441	340,567	403,922	630,417	-9.19	119.18
Loans to depository institutions and acceptances of other banks	21,855	2,038	139,260	198,630	253,675	972.37	-90.54
Agricultural loans	35,087	36,719	27,939	14,359	19,282	-4.44	184568.42
Other loans and leases	9,846,373	10,520,842	8,114,710	4,884,692	5,052,523	-6.41	116.60
Less: Unearned income	512	935	1,101	1,995	1,196	-45.24	-65.24
Loans and leases, net of unearned income	56,038,871	59,258,234	31,658,309	28,217,088	28,360,642	-5.43	184.44
Less: Allowance for loan and lease losses	670,124	963,311	200,307	180,424	189,555	-30.44	231.63
Net loans and leases	55,368,747	58,294,923	31,458,002	28,036,664	28,171,087	-5.02	183.95
Debt securities that reprice or mature in over 1 year	9,366,843	7,208,822	4,366,297	4,585,205	4,875,366	29.94	150.06
Mutual funds and equity securities	149,521	142,459	69,458	60,020	27,017	4.96	492.19
Subtotal	64,885,111	65,646,204	35,893,757	32,681,889	33,073,470	-1.16	178.83
Interest-bearing bank balances	14,907,384	8,351,385	482,405	1,277,611	1,185,600	78.50	1306.31
Federal funds sold and reverse repos	641,405	445,211	633,165	624,034	812,973	44.07	-3.48
Debt securities that reprice or mature within 1 year	52,528	816,338	69,970	41,363	37,749	-93.57	107.86
Trading assets	1,700,594	1,480,425	1,454,465	1,509,680	1,467,818	14.87	72.61
Total earning assets	82,187,022	76,739,563	38,533,762	36,134,577	36,577,610	7.10	216.03
Non-interest-bearing cash and due from depository institutions	1,147,056	1,203,163	633,728	781,291	639,073	-4.66	207.30
Premises, fixed assets, and leases	1,012,428	1,129,264	658,916	494,041	532,251	-10.35	249.86
Other real estate owned	4,472	16,612	17,838	25,290	43,383	-73.08	-72.46
Investment in unconsolidated subsidiaries	5,080	8,691	5,080	5,080	6,444	-41.55	7596.97
Intangible and other assets	4,738,298	5,114,039	3,464,179	3,394,046	3,626,964	-7.35	153.19
Total assets	89,094,356	84,211,332	43,313,503	40,834,325	41,425,725	5.80	212.00
Quarterly average assets	89,040,462	83,675,944	42,839,029	40,486,664	33,130,772	6.41	211.35
Average loans and leases (YTD)	57,271,261	46,944,987	29,757,806	27,939,790	20,465,520	22.00	210.83
Memoranda							
Loans held-for-sale	1,171,831	1,021,718	593,790	679,149	699,377	14.69	953.35
Loans not held-for-sale	54,867,040	58,236,516	31,064,519	27,537,939	27,661,265	-5.79	180.07
Real estate loans secured by 1–4 family	11,460,161	12,795,313	6,388,152	6,714,570	7,084,633	-10.43	122.93
Commercial real estate loans	19,158,968	18,805,650	8,411,206	7,891,012	7,661,859	1.88	373.68
Construction and land development	2,309,358	2,715,879	1,053,164	1,259,468	1,302,503	-14.97	266.31
Multifamily	1,823,421	1,917,378	551,441	578,673	525,576	-4.90	465.07
Nonfarm nonresidential	15,026,189	14,172,393	6,806,601	6,052,871	5,833,780	6.02	386.03
Real estate loans secured by farmland	89,599	67,100	33,488	27,089	42,790	33.53	2534.49
Total investment securities	9,568,892	8,167,619	4,505,725	4,686,588	4,940,132	17.16	152.06
U.S. Treasury securities	99	613,213	100	98	99	-99.98	-1.00
US agency securities (excluding mortgage-backed securities)	850,269	684,065	306,092	149,786	0	24.30	
Municipal securities	545,168	460,207	60,526	32,574	0	18.46	12441.25
Mortgage-backed securities	8,023,835	6,217,667	4,019,009	4,378,800	4,847,234	29.05	113.59
Asset-backed securities	0	0	0	0	0	0	
Other debt securities	0	50,008	50,540	65,310	65,782	-100.00	-100.00
Mutual funds and equity securities	149,521	142,459	69,458	60,020	27,017	4.96	492.19
Available-for-sale securities	8,707,116	8,015,160	4,426,267	4,616,568	4,930,132	8.63	130.23
U.S. Treasury securities	99	613,213	100	98	99	-99.98	-1.00
US agency securities (excluding mortgage-backed securities)	850,269	684,065	306,092	149,786	0	24.30	
Municipal securities	545,168	460,207	60,526	32,574	0	18.46	
Mortgage-backed securities	7,311,580	6,217,667	4,019,009	4,378,800	4,847,234	17.59	94.63
Asset-backed securities	0	0	0	0	0	0	
Other debt securities	0	40,008	40,540	55,310	55,782	-100.00	
Mutual funds and equity securities	0	0	0	0	27,017		-100.00
Held-to-maturity securities appreciation (depreciation)	-7,317	0	1	-157	-99		
Available-for-sale securities appreciation (depreciation)	-47,186	143,362	41,263	-100,613	-35,658		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	6,501,087	6,389,962	3,776,885	3,810,253	3,965,686	1.74	98.73

Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits	27,887,578	22,178,767	8,436,236	8,150,800	8,032,396	25.74	369.38
NOW, ATS and transaction accounts	10,223,457	9,284,126	3,611,327	2,973,516	2,884,152	10.12	364.42
Time deposits less brokered deposits < \$250K	1,929,313	-98,008	714,142	-207,052	-612,118		
MMDA and other savings accounts	33,288,092	33,453,610	16,768,096	17,457,509	16,383,553	-0.49	152.66
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	73,328,440	64,818,495	29,529,801	28,374,773	26,687,983	13.13	254.93
Time deposits of \$250K or more	859,002	1,388,713	899,764	1,092,036	956,849	-38.14	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	2,021,397	2,032,762	1,265,268	1,019,159	1,056,422	-0.56	133.08
Secured federal funds purchased	115,132	126,336	274,918	289,875	154,883		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	102,903	165,694	2,751,141	510,636	2,633,614	-37.90	23.49
Other borrowings w/remaining maturity over 1 year	953,471	943,897	105,591	585,668	977,315	1.01	-4.14
Brokered deposits < \$250K	711,883	3,779,726	2,004,429	3,220,792	2,978,190	-81.17	
Noncore funding	4,648,656	8,310,792	7,026,193	6,428,291	8,602,390	-44.06	17.44
Trading liabilities	485,736	443,030	536,241	402,425	687,094	9.64	-25.23
Subordinated notes and debentures + trust preferred securities	641,042	731,664	190,829	189,423	233,381	-12.39	1292.60
Other liabilities	1,496,318	1,600,410	954,431	654,033	634,389	-6.50	178.61
Total liabilities	80,600,192	75,904,391	38,237,495	36,048,945	36,845,237	6.19	211.79
Equity Capital							
Perpetual preferred stock (including surplus)	519,971	470,370	95,624	95,624	95,624	10.55	443.77
Common stock	333,485	346,894	194,668	199,108	204,211	-3.87	128.39
Common surplus	4,742,338	5,073,055	2,931,451	3,029,425	3,147,613	-6.52	242.00
Retained earnings	2,890,788	2,261,275	1,798,442	1,542,408	1,160,434	27.84	180.92
Accumulated other comprehensive income	-287,849	-140,084	-239,608	-376,616	-322,825		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	8,198,733	8,011,510	4,780,577	4,489,949	4,285,057	2.34	240.25
Noncontrolling (minority) interest in subsidiaries	295,431	295,431	295,431	295,431	295,431	0.00	0.00
Total equity capital, including minority interest	8,494,164	8,306,941	5,076,008	4,785,380	4,580,488	2.25	214.01
Total liabilities and capital	89,094,356	84,211,332	43,313,503	40,834,325	41,425,725	5.80	212.00
Memoranda							
Non-interest-bearing deposits	27,887,578	22,178,767	8,436,236	8,150,800	8,032,396	25.74	369.38
Interest-bearing deposits	47,011,747	47,808,167	23,997,758	24,536,801	22,590,626	-1.67	180.97
Total deposits	74,899,325	69,986,934	32,433,994	32,687,601	30,623,022	7.02	230.34
Long-term debt that reprices within 1 year	91,184	95,136	99,468	94,418	79,968	-4.15	3.69
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	8,011,510	4,780,577	4,489,949	4,285,057	2,409,653		
Accounting restatements	0	-96,057	-1,011	67	0		
Net income	998,877	845,492	440,908	545,042	165,515		
Net sale of new perpetual preferred stock	49,602	144,665	0	0	0		
Net sale of new common stock	-344,519	34,487	-102,414	-77,249	21,165		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	393	2,497,295	0	-46,041	1,797,723		
Less: Dividends declared	369,360	286,689	183,861	163,347	91,374		
Change in other comprehensive income	-147,765	99,496	137,006	-53,580	-17,625		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-5	-7,756	0	0	0		
Holding company equity capital, ending balance	8,198,733	8,011,510	4,780,577	4,489,949	4,285,057		

Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	34.47	36.25	39	37.61	36.22	44	34.25	37.78	38	35.83	37.19	44	35.70	35.54	46
Commercial and industrial loans	16.58	10.76	78	19.36	13.52	79	18.94	12.02	80	19.80	12.85	78	18.39	12.62	73
Loans to individuals	0.74	3.36	38	0.86	3.40	38	0.79	4.20	30	0.99	4.31	32	1.52	4.47	44
Loans to depository institutions and acceptances of other banks	0.02	0.02	87	0	0.03	71	0.32	0.04	89	0.49	0.05	91	0.61	0.06	91
Agricultural loans.....	0.04	0.18	51	0.04	0.19	51	0.06	0.24	55	0.04	0.30	48	0.05	0.21	55
Other loans and leases.....	11.05	4.47	89	12.49	4.63	93	18.73	5.01	96	11.96	5	90	12.20	5.10	94
Net loans and leases.....	62.15	58.67	60	69.22	61.58	71	72.63	63.77	71	68.66	63.98	52	68	62.73	55
Debt securities over 1 year.....	10.51	19.46	19	8.56	15.55	17	10.08	14.60	22	11.23	14.63	34	11.77	14.83	36
Mutual funds and equity securities	0.17	0.06	86	0.17	0.05	83	0.16	0.06	82	0.15	0.06	80	0.07	0.06	64
Subtotal	72.83	79.22	22	77.95	78.16	33	82.87	79.65	40	80.04	79.97	28	79.84	79.31	32
Interest-bearing bank balances	16.73	8.50	87	9.92	7.51	69	1.11	3.06	27	3.13	3.04	61	2.86	3.46	54
Federal funds sold and reverse repos	0.72	0.54	80	0.53	0.82	81	1.46	1.57	80	1.53	1.66	78	1.96	1.81	80
Debt securities 1 year or less	0.06	1.56	6	0.97	1.68	41	0.16	1.91	11	0.10	1.96	12	0.09	1.86	13
Trading assets	1.91	0.49	90	1.76	1.01	85	3.36	1.19	84	3.70	1.33	84	3.54	1.34	82
Total earning assets.....	92.25	91.77	56	91.13	91.05	51	88.96	89.53	41	88.49	89.74	33	88.30	89.84	29
Non-interest cash and due from depository institutions.....	1.29	0.82	86	1.43	1.07	81	1.46	1.14	77	1.91	1.21	88	1.54	1.22	74
Other real estate owned.....	0.01	0.01	44	0.02	0.02	60	0.04	0.03	69	0.06	0.04	73	0.10	0.05	79
All other assets.....	6.47	7.35	39	7.44	7.82	44	9.57	9.27	55	9.60	8.98	57	10.16	8.86	66
Memoranda															
Short-term investments	17.51	11.47	77	11.42	11.17	59	2.74	7.63	37	4.76	7.80	52	4.92	8.69	45
U.S. Treasury securities.....	0	1.47	20	0.73	0.84	72	0	1.03	23	0	1.04	29	0	1.02	25
US agency securities (excluding mortgage-backed securities)	0.95	0.82	67	0.81	0.63	70	0.71	0.54	66	0.37	0.69	56	0	0.75	11
Municipal securities	0.61	1.73	47	0.55	1.69	41	0.14	1.34	30	0.08	1.62	26	0	1.60	5
Mortgage-backed securities	9.01	14.14	26	7.38	11.75	30	9.28	11.44	34	10.72	11.13	49	11.70	11.06	56
Asset-backed securities	0	0.50	24	0	0.32	24	0	0.28	25	0	0.33	25	0	0.30	25
Other debt securities	0	0.53	8	0.06	0.42	44	0.12	0.39	53	0.16	0.41	57	0.16	0.38	59
Loans held-for-sale.....	1.32	0.55	81	1.21	0.52	82	1.37	0.39	88	1.66	0.30	94	1.69	0.33	92
Loans held for investment	61.58	58.06	60	69.16	61.72	72	71.72	63.50	69	67.44	63.93	49	66.77	62.63	48
Real estate loans secured by 1–4 family	12.86	11.46	61	15.19	11.91	64	14.75	13.29	58	16.44	13.46	63	17.10	13.44	62
Revolving	2.27	1.42	70	2.99	1.66	75	3.04	2.07	68	3.76	2.27	73	4.43	2.40	79
Closed-end, secured by first liens	10.48	9.67	61	12.02	9.81	62	11.47	10.69	54	12.31	10.57	59	12.16	10.35	64
Closed-end, secured by junior liens	0.11	0.17	49	0.18	0.22	55	0.24	0.28	57	0.38	0.31	66	0.52	0.34	75
Commercial real estate loans	21.50	22.69	48	22.33	22.22	47	19.42	22.23	42	19.32	21.58	45	18.50	19.88	47
Construction and land development	2.59	3.34	45	3.23	3.40	54	2.43	3.44	47	3.08	3.51	51	3.14	3.25	53
Multifamily.....	2.05	3.57	39	2.28	3.12	42	1.27	3.01	31	1.42	2.72	36	1.27	2.54	38
Nonfarm nonresidential	16.87	14.57	60	16.83	14.72	55	15.71	14.69	53	14.82	14.44	49	14.08	13.30	55
Real estate loans secured by farmland.....	0.10	0.30	56	0.08	0.33	50	0.08	0.36	49	0.07	0.41	47	0.10	0.32	57

Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
	54.80	61.05	33	53.44	57.15	37	46.85	57.46	33	51.86	56.49	40	52.15	54.84	44
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	20.45	19.86	50	21.59	19.43	56	20.18	20.75	46	23.80	21.10	57	24.98	21.45	57
Real estate loans secured by 1–4 family.....	3.61	2.43	66	4.25	2.64	74	4.16	3.15	63	5.44	3.50	73	6.47	3.77	78
Revolving	16.84	17.24	48	17.34	16.59	55	16.02	17.39	41	18.36	17.39	57	18.52	17.41	58
Closed-end.....	34.19	37.86	42	31.74	34.63	41	26.57	33.52	36	27.97	32.14	44	27.02	29.99	46
Construction and land development.....	4.12	5.65	45	4.58	5.26	49	3.33	5.09	43	4.46	5.20	51	4.59	4.90	55
1–4 family.....	0.35	1.18	37	0.49	0.93	48	0.44	0.94	44	0.52	1.02	44	0.64	0.89	54
Other.....	3.77	4.40	45	4.09	4.19	54	2.89	4.02	45	3.94	4.05	54	3.95	3.90	57
Multifamily.....	3.25	5.78	37	3.24	4.96	38	1.74	4.69	25	2.05	4.10	34	1.85	3.84	33
Nonfarm nonresidential	26.81	24.56	54	23.92	22.93	48	21.50	22.15	48	21.45	21.40	47	20.57	20.03	51
Owner-occupied.....	12.90	8.29	76	11.24	7.68	72	13.13	7.72	82	12.84	8.03	78	12.36	7.58	77
Other.....	13.91	15.94	41	12.67	14.95	37	8.37	14.34	30	8.61	13.38	31	8.21	12.45	33
Real estate loans secured by farmland.....	0.16	0.54	55	0.11	0.54	48	0.11	0.55	48	0.10	0.63	47	0.15	0.51	56
Loans to depository institutions and acceptances of other banks.....	0.04	0.04	85	0	0.06	71	0.44	0.11	87	0.70	0.12	89	0.89	0.17	87
Commercial and industrial loans	26.36	18.86	77	27.52	22.17	71	25.91	19.53	73	28.65	20.32	76	26.86	20.53	69
Loans to individuals	1.17	6.24	36	1.22	6.13	33	1.08	7.13	25	1.43	7.36	30	2.22	7.61	42
Credit card loans	0.19	0.53	64	0.20	0.65	65	0.32	0.81	62	0.38	1.02	63	0.44	1.12	61
Agricultural loans.....	0.06	0.34	48	0.06	0.32	48	0.09	0.37	53	0.05	0.46	46	0.07	0.33	53
Other loans and leases.....	17.57	8.75	83	17.75	9.09	83	25.63	9.85	89	17.31	9.66	83	17.82	10.32	82
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	401.71	391.81	47	419.26	381.27	50	374.50	391.26	42	390.64	379.80	49	426.08	366.85	58
Real estate loans secured by 1–4 family.....	149.91	126.06	66	169.40	125.03	67	161.29	138.18	62	179.26	137.84	64	204.11	138.55	76
Revolving	26.45	15.44	73	33.36	17.42	78	33.25	21.26	69	40.96	23.33	77	52.82	25.05	84
Closed-end.....	123.46	108.85	64	136.04	106.14	65	128.04	115.20	58	138.30	112.79	62	151.28	111.69	71
Commercial real estate loans	250.63	245.88	51	248.97	234.65	48	212.36	229.44	46	210.66	219.72	49	220.74	204.45	54
Construction and land development.....	30.21	35.95	47	35.96	35.62	55	26.59	34.95	47	33.62	35.36	52	37.52	32.91	59
1–4 family.....	2.55	7.42	41	3.87	6.34	49	3.52	6.61	46	3.92	7.04	47	5.24	6.16	57
Other.....	27.66	28.11	51	32.08	28.16	59	23.07	27.32	47	29.70	27.26	56	32.29	26.01	62
Multifamily.....	23.85	38.66	42	25.38	32.74	44	13.92	31.04	34	15.45	27.85	41	15.14	25.95	43
Nonfarm nonresidential	196.56	158.05	63	187.63	155.06	57	171.85	152.10	54	161.59	147.22	54	168.07	137.03	63
Owner-occupied.....	94.59	52.99	83	88.19	52.37	78	104.93	53.07	86	96.75	54.89	81	100.99	51.62	86
Other.....	101.97	102.54	50	99.44	100.54	49	66.92	97.41	37	64.84	91.80	40	67.08	84.09	45
Real estate loans secured by farmland.....	1.17	3.22	57	0.89	3.44	49	0.85	3.60	49	0.72	4.02	48	1.23	3.31	60
Loans to depository institutions and acceptances of other banks.....	0.29	0.21	86	0.03	0.28	71	3.52	0.44	91	5.30	0.54	91	7.31	0.68	91
Commercial and industrial loans	193.21	114.45	83	215.89	139.91	82	207.13	122.02	83	215.84	128.82	80	219.43	126.55	84
Loans to individuals	8.61	34.55	39	9.59	37.47	40	8.60	43.51	30	10.78	42.67	33	18.16	44.83	48
Credit card loans	1.37	2.77	68	1.55	3.30	68	2.59	4.34	68	2.89	5.31	68	3.59	5.73	66
Agricultural loans.....	0.46	1.86	53	0.49	1.88	53	0.71	2.18	57	0.38	2.72	51	0.56	1.88	58
Other loans and leases.....	128.80	51.06	86	139.29	49.54	93	204.88	52.44	95	130.40	51.79	91	145.56	52.78	93
Supplemental															
Non-owner occupied CRE loans / Gross loans	21.78	30.07	33	20.91	27.32	34	13.75	26.45	21	15.28	24.79	28	14.78	23.09	30
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	159.69	195.33	38	164.06	183.76	43	109.93	178.57	32	115.11	167.93	38	120.80	156.17	43
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	254.29	252.85	48	252.25	240.85	47	214.86	236.10	45	211.86	225.98	47	221.79	210.40	52

Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	17.51	11.47	77	11.42	11.17	59	2.74	7.63	37	4.76	7.80	52	4.92	8.69	45
Liquid assets	30.61	29.03	52	22.56	26.22	43	17.38	22.44	44	21.36	22.72	60	21.61	24.04	56
Investment securities	10.74	21.63	15	9.70	17.85	16	10.40	16.99	18	11.48	17.27	25	11.93	17.35	27
Net loans and leases	62.15	58.67	60	69.22	61.58	71	72.63	63.77	71	68.66	63.98	52	68	62.73	55
Net loans, leases and standby letters of credit	63.05	59.49	60	70.11	62.48	71	73.69	64.84	72	69.74	65.07	53	68.97	63.89	54
Core deposits	82.30	75.71	77	76.97	70.67	59	68.18	63.09	52	69.49	62.13	59	64.42	61.26	47
Noncore funding	5.22	10.30	33	9.87	14.13	46	16.22	19.36	51	15.74	21.34	46	20.77	22.32	56
Time deposits of \$250K or more	0.96	1.58	35	1.65	2.11	46	2.08	2.94	40	2.67	2.89	50	2.31	2.57	51
Foreign deposits	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0.54	36
Federal funds purchased and repos	2.27	1.23	80	2.41	1.47	77	2.92	1.94	73	2.50	1.97	73	2.55	2.23	71
Secured federal funds purchased	0.13	0	99	0.15	0	97	0.63	0	99	0.71	0	99	0.37	0	99
Net federal funds purchased (sold)	1.55	0.54	80	1.89	0.54	83	1.46	0.48	73	0.97	0.54	59	0.59	0.73	49
Commercial paper	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	0.12	1	41	0.20	1.24	38	6.35	3.01	86	1.25	3.67	29	6.36	3.96	75
Earning assets that reprice within 1 year	58.13	37.37	89	55.73	39.38	89	54	39.29	88	51.16	40.29	83	51.49	41.61	79
Interest-bearing liabilities that reprice within 1 year	6.69	6.39	70	4.89	8.20	36	6.92	10.19	30	7.07	10.01	38	4.94	8.46	29
Long-term debt that reprices within 1 year	0.10	0.26	67	0.11	0.47	58	0.23	0.96	56	0.23	1.34	55	0.19	1.58	54
Net assets that reprice within 1 year	51.34	29.65	91	50.72	29.11	92	46.85	26.63	92	43.86	27.38	86	46.36	29.77	89
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-16.88	-2.33	11	-1.98	3.20	38	16.26	14.45	59	13.71	16.62	45	19.83	17.03	61
Net short-term noncore funding dependence	-18.50	-7.71	17	-3.82	-4.76	48	15.45	3.38	86	11.26	4.66	70	15.96	4.83	80
Short-term investment / Short-term noncore funding	433.39	273.46	77	135.34	184.19	48	17.60	77.77	22	34.54	66.46	45	27.81	74.86	33
Liquid assets - short-term noncore funding / Nonliquid assets	38.29	36.68	59	18.24	28.18	41	2.22	16.97	23	9.64	16.04	46	5.02	18.16	33
Net loans and leases / Total deposits	73.92	72.79	54	83.29	79.43	63	96.99	90.31	70	85.77	90.08	35	91.99	90.14	53
Net loans and leases / Core deposits	75.51	78.25	50	89.94	88.34	62	106.53	103.93	62	98.81	105	42	105.56	105.65	58
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.10	0.12	36	0	1.57	7	0	0.72	14	0	-0.82	72	0	-0.31	56
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-0.67	-0.25	36	2.11	4.31	20	1.10	1.36	49	-2.82	-1.98	28	-1.09	-0.77	45
Structured notes appreciation (depreciation) / Tier 1 capital		-0.02			0.02			0			-0.05			-0.08	
Percent of Investment Securities															
Held-to-maturity securities	7.44	14.28	45	0.12	11.38	35	0.22	12.67	35	0.21	16.19	28	0.20	15.76	31
Available-for-sale securities	90.99	83.77	51	98.13	87.23	59	98.24	85.40	66	98.51	81.88	73	99.80	84.24	68
U.S. Treasury securities	0	6.70	20	7.51	4.72	75	0	6.15	23	0	6.99	28	0	6.96	24
US agency securities (excluding mortgage-backed securities)	8.89	4.12	77	8.38	4.01	78	6.79	3.49	77	3.20	4.02	62	0	4.42	10
Municipal securities	5.70	8.22	55	5.63	9.83	49	1.34	7.75	31	0.70	9.16	24	0	9.31	5
Mortgage-backed securities	83.85	66.54	78	76.13	66.64	62	89.20	67.43	80	93.43	65.45	89	98.12	65.34	96
Asset-backed securities	0	2.50	24	0	1.91	24	0	1.66	24	0	2.05	25	0	1.74	24
Other debt securities	0	3.08	8	0.61	3.01	43	1.12	2.94	52	1.39	2.79	55	1.33	2.57	58
Mutual funds and equity securities	1.56	0.29	92	1.74	0.35	92	1.54	0.40	90	1.28	0.42	88	0.55	0.51	63
Debt securities 1 year or less	0.55	7.78	8	9.99	10.55	59	1.55	11.86	11	0.88	11.91	8	0.76	11.79	9
Debt securities 1 to 5 years	7.57	18.25	28	7.84	17.03	36	8.17	17.94	38	6.73	19.18	31	3.34	18.80	19
Debt securities over 5 years	90.32	71.11	85	80.42	69.86	60	88.74	66.02	78	91.11	64.73	86	95.35	64.73	94
Pledged securities	67.94	32.26	89	78.24	35.67	94	83.82	30.57	99	81.30	33.30	97	80.27	34.58	98
Structured notes, fair value	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	62.30	27.98	73	710.85	183.32	92	-38.98	26.69	7	-4.58	6.77	35	16.37	19.19	62
Investment securities	17.16	31.36	40	81.27	23.62	90	-3.86	11.75	19	-5.13	9.42	14	30.13	8.45	85
Core deposits	13.13	16.94	48	119.50	26.88	98	4.07	11.23	24	6.32	7.29	56	29.18	12.19	85
Noncore funding	-44.06	-14.79	15	18.28	-12.18	85	9.30	6.59	60	-25.27	10.67	5	117.32	5.59	94

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec)	24,229,382	20,795,773	12,355,221	10,884,975	10,678,485
Commit: Secured commercial real estate loans	4,484,958	2,884,255	1,911,673	1,350,697	1,799,686
Commit: Unsecured real estate loans	362,144	103,468	30,729	53,599	14,572
Credit card lines (reported semiannually, June/Dec)	1,305,001	1,519,556	1,014,420	917,832	834,770
Securities underwriting	0	0	0	0	0
Standby letters of credit	806,741	748,839	458,235	443,178	401,801
Commercial and similar letters of credit	3,439	2,332	1,033	3,780	18,927
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	500,332	464,296	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	256,529	232,612	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade..	228,448	154,245	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade..	528,413	542,663	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	9,877,141	23,190,246	18,642,824	9,669,280	12,549,162
Written options contracts (interest rate)	1,056,023	1,294,064	569,296	634,913	441,791
Purchased options contracts (interest rate)	827,486	679,562	639,296	654,913	461,791
Interest rate swaps	22,724,687	21,538,799	11,732,427	9,142,361	8,187,901
Futures and forward foreign exchange	28,528	144,456	41,834	92,221	100,832
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	65,273	102,561	0	0	0
Purchased options contracts (commodity and other)	65,273	102,561	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	27.20	22.78	68	24.69	22.01	66	28.53	23.52	70	26.66	24.05	66	25.78	24.03	64
Standby letters of credit	0.91	0.65	73	0.89	0.71	72	1.06	0.84	71	1.09	0.92	68	0.97	0.96	63
Commercial and similar letters of credit	0	0.02	54	0	0.02	50	0	0.02	46	0.01	0.02	54	0.05	0.03	74
Securities lent	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0.75	39
Credit derivatives - notional amount (holding company as guarantor)	0.56	0.24	77	0.55	0.35	72	0	0.42	27	0	0.52	27	0	0.30	27
Credit derivatives - notional amount (holding company as beneficiary)	0.29	0.18	74	0.28	0.30	72	0	0.52	27	0	0.75	29	0	0.55	28
Credit derivative contracts w/ purchased credit protection-investment grade..	0.26	0.18	78	0.18	0.25	75	0	0.30	33	0	0.52	32	0	0.19	34
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0.59	0.13	85	0.64	0.30	82	0	0.45	34	0	0.69	34	0	0.59	34
Derivative contracts	38.89	46.30	72	55.87	48.62	77	73.02	68.47	78	49.45	65.81	73	52.48	75.35	71
Interest rate contracts	38.71	32.46	77	55.46	34.36	82	72.92	47.31	81	49.23	43.84	77	52.24	53.66	77
Interest rate futures and forward contracts	11.09	3.25	89	27.54	6.21	89	43.04	10.67	87	23.68	11.40	85	30.29	13.82	84
Written options contracts (interest rate)	1.19	1.41	70	1.54	2.18	62	1.31	2.47	69	1.55	2.16	71	1.07	2.60	66
Purchased options contracts (interest rate)	0.93	1.31	77	0.81	1.46	69	1.48	2.65	70	1.60	2.32	72	1.11	2.37	66
Interest rate swaps	25.51	20.49	74	25.58	20.83	71	27.09	28.86	73	22.39	26.74	70	19.77	25.60	65
Foreign exchange contracts	0.03	6.30	58	0.17	6.01	62	0.10	10.12	54	0.23	10.92	57	0.24	9.40	55
Futures and forward foreign exchange contracts	0.03	3.78	61	0.17	3.47	65	0.10	5.23	57	0.23	5.22	61	0.24	4.53	60
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0.06	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0.06	37
Foreign exchange rate swaps	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	2.34	37
Equity, commodity, and other derivative contracts	0.15	0.92	76	0.24	1.86	73	0	3.32	31	0	4.08	31	0	3.81	28
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0.30	39
Written options contracts (commodity and other)	0.07	0.32	82	0.12	0.52	82	0	0.98	35	0	1.48	34	0	1.21	33
Purchased options contracts (commodity and other)	0.07	0.21	83	0.12	0.37	81	0	0.94	34	0	1.29	34	0	1.12	32
Commodity and other swaps	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0.29	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	42.31	44.98	61	44.30	42.82	68	41.52	45.53	64	38.96	44.93	58	52.18	46.60	69

Derivative Instruments

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Notional Amount					
Derivative contracts	34,644,411	47,052,249	31,625,677	20,193,688	21,741,477
Interest rate contracts	34,485,337	46,702,671	31,583,843	20,101,467	21,640,645
Foreign exchange contracts.....	28,528	144,456	41,834	92,221	100,832
Equity, commodity, and other contracts	130,546	205,122	0	0	0
Derivatives Position					
Futures and forwards	9,905,669	23,334,702	18,684,658	9,761,501	12,649,994
Written options	1,121,296	1,396,625	569,296	634,913	441,791
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	1,121,296	1,396,625	569,296	634,913	441,791
Purchased options	892,759	782,123	639,296	654,913	461,791
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	892,759	782,123	639,296	654,913	461,791
Swaps	22,724,687	21,538,799	11,732,427	9,142,361	8,187,901
Held for trading.....	16,688,126	30,472,190	24,097,340	14,306,749	16,723,491
Interest rate contracts	16,659,598	30,327,734	24,055,506	14,214,528	16,622,659
Foreign exchange contracts.....	28,528	144,456	41,834	92,221	100,832
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	17,956,285	16,580,059	7,528,337	5,886,939	5,017,986
Interest rate contracts	17,825,739	16,374,937	7,528,337	5,886,939	5,017,986
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	130,546	205,122	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	34,601,705	46,590,315	31,056,379	19,285,476	21,299,686
One year or less	11,544,347	24,517,621	20,314,870	10,764,714	13,045,767
Over 1 year to 5 years	11,565,055	10,168,416	4,570,163	4,449,890	4,513,568
Over 5 years	11,492,303	11,904,278	6,171,346	4,070,872	3,740,351
Gross negative fair value (absolute value)	128,459	148,214	68,116	133,955	87,735
Gross positive fair value.....	324,143	769,986	183,305	81,926	84,671
Held for trading.....	99,372	274,111	89,312	52,060	53,241
Non-traded.....	224,771	495,875	93,993	29,866	31,430
Current credit exposure on risk-based capital derivative contracts	315,136	734,339	182,490	81,776	84,630
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	99.54	94.17	42	99.26	94.10	43	99.87	93.44	57	99.54	92.91	58	99.54	92.20	62
Foreign exchange contracts	0.08	3.47	53	0.31	3.49	57	0.13	3.20	47	0.46	3.39	47	0.46	3.53	46
Equity, commodity, and other contracts	0.38	1.14	75	0.44	1.17	70	0	1.64	31	0	1.93	30	0	1.94	28
Futures and forwards	28.59	11.16	82	49.59	14.05	91	59.08	13.49	92	48.34	12.78	88	58.18	13.23	92
Written options	3.24	6.28	47	2.97	8.18	35	1.80	5.91	39	3.14	6.60	47	2.03	6.68	39
Exchange-traded	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0.27	38
Over-the-counter	3.24	5.96	50	2.97	7.73	39	1.80	5.10	42	3.14	5.49	51	2.03	5.27	44
Purchased options	2.58	3.27	62	1.66	3.42	55	2.02	4.42	57	3.24	4.19	59	2.12	4.73	51
Exchange-traded	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0.33	36
Over-the-counter	2.58	2.87	64	1.66	2.86	59	2.02	3.35	60	3.24	3.20	64	2.12	3.32	56
Swaps	65.59	74.26	28	45.78	68.76	23	37.10	69.75	16	45.27	70.34	17	37.66	68.94	18
Held for trading	48.17	40.42	51	64.76	43.53	53	76.20	44.16	63	70.85	46.31	53	76.92	46.32	61
Interest rate contracts	48.09	34.15	56	64.46	36.62	64	76.06	37.24	74	70.39	38.40	64	76.46	37.84	73
Foreign exchange contracts	0.08	1.68	67	0.31	1.60	68	0.13	1.60	61	0.46	1.85	61	0.46	2.10	59
Equity, commodity, and other contracts	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	1.01	35
Non-traded	51.83	59.58	48	35.24	56.47	46	23.80	55.84	36	29.15	53.69	46	23.08	53.68	38
Interest rate contracts	51.45	56.71	52	34.80	53.82	46	23.80	52.22	37	29.15	50.60	47	23.08	51.23	40
Foreign exchange contracts	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.60	31
Equity, commodity, and other contracts	0.38	0.09	88	0.44	0.10	87	0	0.13	38	0	0.16	38	0	0.21	36
Derivative contracts (excluding futures and forex 14 days or less)	99.88	92.53	71	99.02	91.48	67	98.20	93.86	54	95.50	94.47	42	97.97	95.63	54
One year or less	33.32	27.56	64	52.11	32.05	74	64.24	32.17	79	53.31	32.51	73	60	31.96	78
Over 1 year to 5 years	33.38	27.01	57	21.61	27.06	49	14.45	30.45	32	22.04	31.16	33	20.76	31.85	35
Over 5 years	33.17	29.89	57	25.30	29.56	47	19.51	28.09	43	20.16	28.71	42	17.20	29.43	36
Gross negative fair value (absolute value)	0.37	0.98	23	0.31	1.55	16	0.22	0.83	20	0.66	0.72	46	0.40	0.69	24
Gross positive fair value	0.94	1.34	27	1.64	2.23	39	0.58	1.19	24	0.41	0.85	14	0.39	0.71	21
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.04	53	0.02	0.07	42	0.02	0.06	54	0.04	0.06	77	0.03	0.06	68
Gross positive fair value (X)	0.05	0.05	69	0.11	0.09	71	0.05	0.07	66	0.02	0.06	61	0.03	0.06	67
Held for trading (X)	0.01	0.04	52	0.04	0.07	54	0.02	0.06	58	0.01	0.05	58	0.02	0.05	67
Non-traded (X)	0.03	0.01	89	0.07	0.02	92	0.02	0.01	82	0.01	0.01	74	0.01	0.01	75
Current credit exposure (X)	0.04	0.04	73	0.11	0.06	77	0.05	0.05	70	0.02	0.04	70	0.03	0.04	73
Credit losses on derivative contracts	0	0	46	0	0	43	0	0	45	0	0	47	0	0	48
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	47	0	0	46
90+ days past due	0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Other Ratios															
Current credit exposure / Risk-weighted assets	0.49	0.46	71	1.16	0.85	72	0.49	0.73	67	0.25	0.53	66	0.25	0.53	67

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017			
Change: Allowance for Loan and Lease Losses excluding ATTR												
Beginning balance		963,311		200,307		180,424		189,555		202,068		
Gross losses		58,618		155,142		58,733		45,797		46,394		
Write-downs, transfers to loans held-for-sale		0		0		0		0		0		
Recoveries		56,431		35,941		31,616		29,666		33,881		
Net losses		2,187		119,201		27,117		16,131		12,513		
Provision for loan and lease losses		-291,000		489,000		47,000		7,000		0		
Adjustments		0		393,205		0		0		0		
Ending balance		670,124		963,311		200,307		180,424		189,555		
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0		
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets	-0.33	-0.09	8	0.76	0.51	82	0.11	0.15	50	0.02	0.14	15
Provision for loan and lease losses / Average loans and leases	-0.51	-0.16	11	1.04	0.82	74	0.16	0.24	44	0.03	0.24	14
Provision for loan and lease losses / Net loan and lease losses	-13,305.90	-105.48	1	410.23	487.86	60	173.32	130.58	80	43.39	134.68	8
Allowance for loan and lease losses / Total loans and leases not held for sale	1.22	1.23	53	1.65	1.58	63	0.64	0.83	34	0.66	0.90	28
Allowance for loan and lease losses / Total loans and leases	1.20	1.20	51	1.63	1.55	64	0.63	0.81	34	0.64	0.89	27
Allowance for loan and lease losses / Net loans and leases losses (X)	306.41	21.39	98	8.08	11.58	55	7.39	8.03	66	11.18	7.54	78
Allowance for loan and lease losses / Nonaccrual assets	237.60	364.13	40	247.91	299.17	52	120.41	218.72	33	119.58	214.03	31
ALLL / 90+ days past due + nonaccrual loans and leases	196.17	287.08	38	234.50	244.34	55	103.09	151.73	37	94.67	160.51	31
Gross loan and lease losses / Average loans and leases	0.10	0.19	36	0.33	0.34	60	0.20	0.28	46	0.16	0.30	36
Recoveries / Average loans and leases	0.10	0.08	70	0.08	0.07	65	0.11	0.08	75	0.11	0.09	67
Net losses / Average loans and leases	0	0.11	12	0.25	0.27	60	0.09	0.21	38	0.06	0.22	25
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	43	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	36.37	34.67	63	61.19	33.98	85	69.04	36.22	87	63.94	41.30	82
Earnings coverage of net loan and lease losses (X)	454.41	39.72	96	11.93	22.91	51	23.33	24.40	65	44.70	21.75	84
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Real estate loans	-0.04	0.02	7	-0.03	0.04	7	-0.09	0.01	3	-0.08	0.02	3
Real estate loans secured by 1–4 family	-0.19	-0.02	1	-0.09	0.01	3	-0.22	0.01	1	-0.16	0.01	3
Revolving	-0.64	-0.07	6	-0.35	0.01	5	-0.64	0.02	2	-0.49	0.03	4
Closed-end	-0.09	-0.01	4	-0.02	0	24	-0.11	0	3	-0.06	0.01	9
Commercial real estate loans	0.04	0.04	68	0.01	0.07	33	0.01	0.01	53	-0.01	0.01	32
Construction and land development	0	0	79	-0.04	0	15	-0.05	-0.01	22	-0.13	-0.03	9
1–4 family	-0.06	0	1	-0.01	0	15	0	0	55	-0.06	-0.01	6
Other	0.06	0	90	-0.03	0	15	-0.05	-0.01	19	-0.07	-0.02	15
Multifamily	-0.02	0.01	3	0	0	28	0	0	27	-0.01	0	21
Nonfarm nonresidential	0.05	0.05	66	0.02	0.11	34	0.01	0.02	60	0.02	0.02	62
Owner-occupied	0.05	0.01	88	0.01	0.02	61	0	0.01	64	0.01	0.01	69
Other	0	0.04	47	0.01	0.08	39	0.01	0.01	68	0.01	0.01	63
Real estate loans secured by farmland	-0.11	0	8	-0.19	0.02	3	-0.03	0.01	7	-0.34	0	5
Commercial and industrial loans	0.04	0.17	26	0.73	0.47	78	0.28	0.37	49	0.14	0.31	37
Loans to individuals	0.79	0.71	61	0.48	1.13	27	1.81	1.17	77	2.49	1.16	86
Credit card loans	3.11	1.84	81	2.97	2.92	48	3.16	3.11	47	3.46	2.92	59
Agricultural loans	-0.01	0.02	23	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.05	0.10	62	0.05	0.15	54	0.14	0.15	64	0.11	0.14	62

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	113,204		102,145		38,072		48,247		56,823						
90+ days past due loans and leases	59,563		22,229		27,953		39,707		51,128						
Nonaccrual loans and leases	282,033		388,566		166,352		150,881		140,860						
Total past due and nonaccrual loans and leases	454,800		512,940		232,377		238,835		248,811						
Restructured 30–89 days past due	1,084		2,344		5,836		7,220		9,752						
Restructured 90+ days past due	8,982		5,033		6,844		8,360		10,004						
Restructured nonaccrual	88,813		142,201		84,187		84,560		62,513						
Total restructured loans and leases	98,879		149,578		96,867		100,140		82,269						
30–89 days past due loans held for sale	5,423		3,174		3,732		5,851		6,605						
90+ days past due loans held for sale	19,604		6,199		6,484		7,365		9,558						
Nonaccrual loans held for sale	6,880		2,566		3,932		5,904		5,783						
Total past due and nonaccrual loans held for sale	31,907		11,939		14,148		19,120		21,946						
Restructured loans and leases in compliance	141,959		196,133		155,736		179,588		207,889						
Other real estate owned	4,472		16,612		17,838		25,290		43,383						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.20	0.32	39	0.17	0.39	20	0.12	0.43	13	0.17	0.44	17	0.20	0.47	17
90+ days past due loans and leases	0.11	0.10	71	0.04	0.12	49	0.09	0.15	58	0.14	0.17	63	0.18	0.20	67
Nonaccrual loans and leases	0.50	0.46	61	0.66	0.66	55	0.53	0.51	58	0.53	0.54	52	0.50	0.63	41
90+ days past due and nonaccrual loans and leases	0.61	0.62	60	0.69	0.85	44	0.61	0.71	50	0.68	0.75	52	0.68	0.88	41
30–89 days past due restructured	0	0.01	53	0	0.01	52	0.02	0.01	70	0.03	0.02	73	0.03	0.02	78
90+ days past due restructured	0.02	0	87	0.01	0.01	84	0.02	0.01	87	0.03	0.01	86	0.04	0.01	85
Nonaccrual restructured	0.16	0.10	74	0.24	0.13	83	0.27	0.14	78	0.30	0.16	83	0.22	0.20	60
30–89 days past due loans held for sale	0.01	0	87	0.01	0	84	0.01	0	90	0.02	0	91	0.02	0	89
90+ days past due loans held for sale	0.03	0	93	0.01	0	89	0.02	0	94	0.03	0	94	0.03	0	92
Nonaccrual loans held for sale	0.01	0	87	0	0.01	80	0.01	0	88	0.02	0	89	0.02	0	85
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.20	0.32	39	0.17	0.40	20	0.12	0.43	13	0.17	0.44	17	0.20	0.47	17
90+ days past due assets	0.11	0.10	71	0.04	0.12	49	0.09	0.15	56	0.14	0.18	63	0.18	0.20	67
Nonaccrual assets	0.50	0.47	61	0.66	0.67	53	0.53	0.53	57	0.53	0.57	52	0.50	0.64	39
30+ days past due and nonaccrual assets	0.81	0.97	50	0.87	1.29	34	0.73	1.19	32	0.85	1.26	35	0.88	1.39	31
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.38	0.36	64	0.49	0.52	52	0.45	0.44	58	0.47	0.48	56	0.46	0.54	39
90+ days past due and nonaccrual assets + other real estate owned	0.39	0.37	63	0.51	0.55	51	0.49	0.48	55	0.53	0.52	56	0.57	0.59	48
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.49	0.41	67	0.72	0.60	68	0.81	0.53	79	0.91	0.60	79	0.99	0.72	77
Allowance for loan and lease losses	65.44	62.64	62	63.19	66.66	50	176.03	115.41	83	205.81	118.28	87	217.29	129.01	86
Equity capital + allowance for loan and lease losses	4.94	3.60	73	6.78	4.97	75	7.08	4.28	80	7.95	4.79	83	9.20	5.78	82
Tier 1 capital + allowance for loan and lease losses	5.65	4.30	72	7.86	6.05	71	8.90	5.65	81	9.91	6.16	82	11.87	7.35	87
Loans and leases + other real estate owned	0.78	0.71	62	1.03	0.97	59	1.11	0.85	72	1.31	0.96	78	1.45	1.15	74

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.25	0.26	53	0.25	0.39	41	0.21	0.38	30	0.27	0.42	34	0.31	0.44	38
	90+ days past due		0.17	0.12	80	0.07	0.16	60	0.17	0.16	75	0.25	0.22	74	0.24	0.26	72
	Nonaccrual.....		0.55	0.52	66	0.73	0.76	57	0.58	0.46	66	0.72	0.57	72	0.68	0.69	57
Commercial and industrial	30–89 days past due		0.19	0.24	53	0.09	0.23	26	0.04	0.31	12	0.03	0.30	12	0.08	0.32	19
	90+ days past due		0.04	0.04	69	0	0.03	36	0.01	0.05	42	0.01	0.05	43	0.19	0.05	87
	Nonaccrual.....		0.67	0.57	68	0.76	0.75	57	0.90	0.83	62	0.51	0.76	44	0.36	0.93	26
Individuals	30–89 days past due		0.51	0.63	46	0.91	0.83	59	0.87	0.83	51	1.62	0.84	85	0.73	0.97	38
	90+ days past due		0.16	0.09	77	0.17	0.14	70	0.47	0.17	83	0.52	0.16	84	0.31	0.19	75
	Nonaccrual.....		0.42	0.17	86	0.24	0.28	59	0.10	0.17	51	0.21	0.23	57	0.08	0.24	44
Depository institution loans	30–89 days past due		0	0.01	45	0	0	46	0	0	47	0	0	47	0	0	46
	90+ days past due		0	0	47	0	0	46	0	0	49	0	0	47	0	0.05	44
	Nonaccrual.....		0	0	47	0	0	47	0	0	48	0	0	48	0	0	47
Agricultural	30–89 days past due		0.19	0.07	75	0.03	0.17	58	0	0.24	26	0	0.17	27	0	0.17	25
	90+ days past due		0	0	42	0	0	44	0	0	42	0	0	43	0	0	41
	Nonaccrual.....		0	0.70	27	0.02	0.49	50	0	0.67	22	0	0.75	23	0	0.96	20
Foreign governments	30–89 days past due			0.50			0			0.07			0.01			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.15			0.09			0.03			0.06			0.06	
Other loans and leases	30–89 days past due		0.06	0.12	62	0.02	0.18	42	0	0.20	14	0	0.17	25	0	0.20	25
	90+ days past due		0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31	0	0.02	25
	Nonaccrual.....		0.10	0.09	72	0.30	0.15	75	0.07	0.13	56	0.06	0.14	55	0.26	0.10	81

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.39	0.46	51	0.43	0.65	40	0.42	0.67	35	0.48	0.71	40	0.55	0.74	41
	90+ days past due	0.46	0.24	82	0.16	0.33	72	0.38	0.31	79	0.50	0.46	75	0.39	0.49	71
	Nonaccrual	1.27	0.71	84	1.44	0.89	79	1.28	0.73	85	1.52	0.86	84	1.37	0.97	71
Revolving	30–89 days past due	0.34	0.28	63	0.58	0.48	60	0.71	0.45	77	0.78	0.50	76	1	0.61	83
	90+ days past due	0.29	0.02	96	0.43	0.03	98	0.43	0.05	94	0.67	0.05	95	0.53	0.07	96
	Nonaccrual	2.59	1.18	84	2.39	1.13	84	4.15	1	91	3.91	1.17	88	2.97	1.17	83
Closed-end	30–89 days past due	0.40	0.49	53	0.40	0.65	36	0.34	0.70	27	0.39	0.75	28	0.39	0.79	28
	90+ days past due	0.49	0.26	82	0.10	0.38	62	0.36	0.35	77	0.45	0.53	73	0.34	0.57	69
Junior lien	30–89 days past due	0.98	0.67	79	1.20	0.87	77	0.53	0.70	47	0.81	0.84	58	0.82	0.96	52
	Nonaccrual	0.01	0.01	67	0.01	0.02	53	0.03	0.02	66	0.04	0.03	71	0.08	0.03	85
	90+ days past due	0.01	0	86	0	0	75	0.01	0	90	0.01	0	77	0.02	0	85
	Nonaccrual	0.06	0.03	78	0.08	0.04	77	0.14	0.04	89	0.27	0.06	93	0.32	0.07	95
Commercial real estate	30–89 days past due	0.16	0.15	68	0.13	0.26	45	0.06	0.18	30	0.08	0.17	30	0.09	0.18	30
	90+ days past due	0	0.01	58	0	0.02	50	0.02	0.03	65	0.04	0.03	75	0.10	0.04	80
	Nonaccrual	0.13	0.38	24	0.25	0.62	25	0.06	0.23	21	0.05	0.28	18	0.03	0.34	17
Construction and development	30–89 days past due	0.44	0.17	83	0.17	0.28	56	0.01	0.28	27	0.20	0.21	59	0.19	0.23	57
	90+ days past due	0	0.01	81	0	0.01	75	0	0.02	33	0.01	0.02	73	0.03	0.03	65
	Nonaccrual	0.06	0.20	49	0.44	0.41	74	0.04	0.20	39	0.01	0.19	31	0.04	0.24	29
1–4 family	30–89 days past due	0.22	0.02	94	0.03	0.03	66	0	0.06	25	0.19	0.06	83	0.02	0.07	57
	90+ days past due	0	0	44	0	0	85	0	0	41	0	0	43	0	0	40
	Nonaccrual	0	0.01	32	0.05	0.03	80	0	0.02	30	0	0.02	28	0.04	0.03	73
Other	30–89 days past due	0.22	0.13	81	0.14	0.22	62	0.01	0.20	35	0	0.13	32	0.17	0.13	72
	90+ days past due	0	0	86	0	0	40	0	0.01	35	0.01	0.02	75	0.03	0.02	74
	Nonaccrual	0.06	0.16	59	0.39	0.35	72	0.04	0.17	45	0.01	0.15	36	0	0.18	23
Multifamily	30–89 days past due	0.10	0.07	73	0.34	0.09	84	0.05	0.08	62	0	0.10	18	0.07	0.07	68
	90+ days past due	0	0	46	0	0	45	0	0	41	0	0.01	39	0.02	0.01	78
	Nonaccrual	0.07	0.17	67	0.09	0.11	63	0	0.05	21	0	0.08	23	0	0.10	16
Nonfarm non-residential	30–89 days past due	0.13	0.13	67	0.09	0.23	44	0.07	0.14	33	0.06	0.17	24	0.07	0.17	28
	90+ days past due	0	0.01	31	0	0.02	26	0.02	0.03	66	0.05	0.03	78	0.12	0.04	84
	Nonaccrual	0.15	0.45	23	0.24	0.80	21	0.06	0.28	17	0.06	0.30	17	0.04	0.38	14
Owner Occupied	30–89 days past due	0.09	0.04	80	0.01	0.07	33	0.06	0.07	57	0.05	0.09	36	0.04	0.07	35
	90+ days past due	0	0	37	0	0	33	0.02	0.01	76	0.02	0.01	79	0.09	0.02	90
	Nonaccrual	0.10	0.17	40	0.12	0.27	27	0.04	0.16	24	0.02	0.17	18	0.03	0.21	17
Other	30–89 days past due	0.04	0.08	62	0.08	0.14	56	0	0.07	22	0.01	0.07	32	0.03	0.09	35
	90+ days past due	0	0	37	0	0.01	33	0	0.01	30	0.03	0.01	80	0.03	0.02	78
	Nonaccrual	0.05	0.23	29	0.12	0.44	31	0.02	0.10	30	0.04	0.13	36	0.01	0.14	20
Farmland	30–89 days past due	0	0.10	31	0.24	0.11	81	0.24	0.23	68	1.38	0.25	90	0	0.27	22
	90+ days past due	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0.37	0.06	88
	Nonaccrual	0	0.69	23	0	1.13	19	0.58	0.84	55	0	1.23	38	0.13	1.07	50
Credit card	30–89 days past due	0.75	0.81	37	0.82	0.95	36	1.05	1.19	32	1.97	1.22	85	1.10	1.08	43
	90+ days past due	0.91	0.45	77	0.80	0.63	58	1.15	0.78	66	1.11	0.73	66	0.84	0.75	50
	Nonaccrual	0	0.10	36	0	0.05	37	0	0.11	35	0	0.09	36	0	0.08	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017											
Common Equity Tier 1 Capital																
Common stock plus related surplus	5,075,823	5,419,949	3,126,119	3,228,533	3,351,824											
Retained earnings	3,004,561	2,453,095	1,798,442	1,542,408	1,160,434											
Accumulated other comprehensive income (AOCI)	-287,849	-140,084	-239,608	-376,616	-322,825											
Common equity tier 1 minority interest	0	0	0	0	0											
Common equity tier 1 capital before adjustments/deductions	7,792,535	7,732,960	4,684,953	4,394,325	4,189,433											
Common Equity Tier 1 Capital: Adjustments/Deductions																
Less: Goodwill, intangible assets, and deferred tax assets	1,712,398	1,761,606	1,514,581	1,547,169	1,549,790											
Accumulated other comprehensive income-related adjustments	-287,849	-140,084	-239,608	-376,616	-322,825											
Other deductions from common equity tier 1 capital	1,031	1,067	1,044	70	313											
Subtotal:	6,366,955	6,110,371	3,408,936	3,223,702	2,962,155											
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0											
Common equity tier 1 capital	6,366,955	6,110,371	3,408,936	3,223,702	2,962,155											
Additional Tier 1 Capital																
Additional tier 1 capital instruments and related surplus	426,323	376,721	95,624	95,624	95,624											
Non-qualifying capital instruments	0	0	0	0	0											
Tier 1 minority interest not included in common equity tier 1 capital	294,816	294,816	255,890	246,047	257,080											
Additional tier 1 capital before deductions	721,139	671,537	351,514	341,671	352,704											
Less: Additional tier 1 capital deductions	0	0	0	0	33,381											
Additional tier 1 capital	721,139	671,537	351,514	341,671	319,323											
Tier 1 Capital	7,088,094	6,781,908	3,760,450	3,565,373	3,281,478											
Tier 2 Capital																
Tier 2 capital instruments and related surplus	142,256	229,648	139,579	138,241	180,903											
Non-qualifying capital instruments	0	0	0	0	0											
Total capital minority interest not included in tier 1 capital	424,991	426,526	48,449	48,461	47,259											
Allowance for loan and lease losses in tier 2 capital	262,537	496,678	206,407	188,042	194,634											
Exited advanced approach eligible credit reserves																
Unrealized gains on AFS preferred stock classified as equity					3											
Tier 2 capital before deductions	829,784	1,152,852	394,435	374,744	422,799											
Exited advanced approach tier 2 capital before deductions																
Less: Tier 2 capital deductions	0	0	0	0	523											
Tier 2 capital	829,784	1,152,852	394,435	374,744	422,276											
Exited advanced approach tier 2 capital																
Total capital	7,917,878	7,934,760	4,154,885	3,940,117	3,703,754											
Exited advanced approach total capital																
Total Assets for Capital Ratios																
Average total consolidated assets, adjusted	89,154,235	83,867,764	42,839,029	40,486,664	33,130,772											
Less: Deductions from common equity tier 1 capital	1,713,429	1,762,673	1,515,625	1,547,239	1,583,484											
Less: Other deductions	-242,388	-241,593	-260,042	-282,330	-277,463											
Total assets for leverage ratio	87,683,194	82,346,684	41,583,446	39,221,755	31,824,751											
Total risk-weighted assets	64,183,034	63,139,717	37,045,782	33,002,595	33,373,877											
Exited advanced approach total RWA																
Capital Ratios																
Common equity tier 1 capital, column A	9.92	12.37	14	9.68	12.35	7	9.20	12.11	5	9.77	12.09	10	8.88	12.16	4	
Common equity tier 1 capital, column B	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0.44	45	
Tier 1 capital, column A	11.04	13.11	17	10.74	13.08	12	10.15	12.78	10	10.80	12.85	16	9.83	12.95	6	
Tier 1 capital, column B	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0.51	45	
Total capital, column A	12.34	14.91	8	12.57	15.23	8	11.22	14.36	2	11.94	14.45	6	11.10	14.63	2	
Total capital, column B	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0.57	45	
Tier 1 leverage	8.08	8.98	26	8.24	9.13	24	9.04	9.76	33	9.09	9.71	33	10.31	9.53	77	
Supplementary leverage ratio, advanced approaches HCs		6.71			8.72			7.41			7.31			6.58		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets			0			0			0			0			0		
Total property and casualty assets			0			0			0			0			0		
Reinsurance recoverables (P/C)			0			0			0			0			0		
Total life and health assets			0			0			0			0			0		
Reinsurance recoverables (L/H)			0			0			0			0			0		
Separate account assets (L/H)			0			0			0			0			0		
Total insurance underwriting equity			0			0			0			0			0		
Total property and casualty equity			0			0			0			0			0		
Total life and health equity			0			0			0			0			0		
Total insurance underwriting net income			0			0			0			0			0		
Total property and casualty			0			0			0			0			0		
Total life and health			0			0			0			0			0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0			0		
Unearned premiums (P/C)			0			0			0			0			0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0			0		
Separate account liabilities (L/H)			0			0			0			0			0		
Insurance activities revenue			1,664			1,915			2,125			2,096			2,514	-13.11	-44.18
Other insurance activities income			1,664			1,915			2,125			2,096			2,514	-13.11	-44.18
Insurance and reinsurance underwriting income			0			0			0			0			0		
Premiums			0			0			0			0			0		
Credit related insurance underwriting			0			0			0			0			0		
Other insurance underwriting			0			0			0			0			0		
Insurance benefits, losses, expenses			0			0			0			0			695		-100.00
Net assets of insurance underwriting subsidiaries			0			0			0			0			0		
Life insurance assets			1,126,454			1,118,401			852,696			840,758			835,599	0.72	54.54

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0.01	35			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	53.11			53.67			51.47			56.12			52.23					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	46.89			46.33			48.53			43.88			47.77					
Separate account assets (L/H) / Total life assets	13.40			11.24			7.26			8.53			2.52					
Insurance activities revenue / Adjusted operating income	0.05	0.36	48	0.06	0.41	48	0.11	0.47	53	0.12	0.47	56	0.19	0.55	57			
Premium income / Insurance activities revenue	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	4.64	36			
Credit related premium income / Total premium income	32.99			38.23			34.91			44.54			43.04					
Other premium income / Total premium income	67.01			61.77			65.09			55.46			56.96					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0.04	43			
Insurance net income (P/C) / Equity (P/C)	23.22			15.59			19.86			15.64			5.74					
Insurance net income (L/H) / Equity (L/H)	4.49			3.62			5.13			1.99			-2.99					
Insurance benefits, losses, expenses / Insurance premiums	927.51			447.82			233.61			160.49			127.33					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.15			0.17			0.48					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0.15			2.31			0					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	42	0	0	42	0	0	41			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.52	12	58	14.44	11.03	62	21.53	11.51	85	22.45	10.22	90	24.07	9.84	94			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	1.54	32			

Foreign Activities

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Foreign Activities					
Total foreign loans and leases	132,287	173,814	182,817	261,993	304,497
Real estate loans.....	102,235	173,269	21,780	25,219	22,787
Commercial and industrial loans	10,201	545	23,787	38,144	28,035
Loans to depository institutions and other banks acceptances	19,851	0	137,250	198,630	253,675
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	132,287	173,814	182,817	261,993	304,497
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.66	33	0	0.87	31	0	1.25	31	0	1.17	30	0	1.08	28
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97			0.51	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.20			5.18			27.03			27.29			67.99	
Commercial and industrial loans		0.79			0.64			0.29			1.53			2.12	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....	-23.89	6.83	18	-4.92	-2.40	50	-30.22	22.48	7	-13.96	7.24	23	31.84	21.19	78
Total selected assets.....	-23.89	9.48	17	-4.92	2.04	37	-30.22	12.40	10	-13.96	3.24	20	31.84	21.86	73
Deposits		0.73			3.46			10.36			5			-0.77	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		4,037	5,491	7,303	10,985	16,734	-26.48	-81.84
1–4 family residential loans		4,037	5,491	7,303	10,985	16,734	-26.48	-81.84
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0	0.01	0.02	0.03	0.04		
1–4 family residential loans		0	0.01	0.02	0.03	0.04		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		16.85	17.35	16.04	18.39	18.56		
Home equity lines		3.61	4.25	4.16	5.43	6.46		
Credit card receivables.....		0.19	0.20	0.32	0.38	0.44		
Auto loans and other consumer loans.....		0.67	0.71	0.55	0.76	1.45		
Commercial and industrial loans		26.35	27.52	25.91	28.64	26.84		
All other loans and leases.....		52.34	49.98	53.02	46.39	46.25		

Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
	Dollar Amount in Thousands					1-Year	5-Year
Percent of Total Securitization Activities by Type							
Retained credit exposure.....	0	0	0	0	0		
1–4 family residential loans.....	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Auto loans.....							
Commercial and industrial loans.....							
All other loans and leases.....							
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines.....							
Credit card receivables.....							
Commercial and industrial loans							
Percent of Tier 1 Capital							
Total retained credit exposure.....	0	0	0	0	0		
Total retained credit exposure and asset sale credit exposure	0.01	0.04	0.17	0.07	0.07		
30–89 Days Past Due Securitized Assets							
1–4 family residential loans	79	0	791	1,278	1,215		-93.75
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commcial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 30–89 days past due securitized assets.....	79	0	791	1,278	1,215		-93.75
90+ Days Past Due Securitized Assets							
1–4 family residential loans	516	1,190	331	754	444	-56.64	-53.80
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total 90+ days past due securitized assets	516	1,190	331	754	444	-56.64	-53.80
Total past due securitized assets.....	595	1,190	1,122	2,032	1,659	-50.00	-75.01
Net Losses on Securitized Assets							
1–4 family residential loans	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0		

Servicing, Securitization and Asset Sale Activities—Part 3

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.96	0	10.83	11.63	7.26
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.96	0	10.83	11.63	7.26
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	12.78	21.67	4.53	6.86	2.65
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	12.78	21.67	4.53	6.86	2.65
Total past due securitized assets percent of securitized assets	14.74	21.67	15.36	18.50	9.91
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.40	0.40	0.36	0.42	0.41
Home equity lines	0.34	0.58	0.71	0.78	1
Credit card receivables	0.75	0.82	1.05	1.97	1.10
Commercial and industrial loans	0.19	0.09	0.04	0.03	0.08
All other loans and leases	0.13	0.11	0.04	0.08	0.08
Total managed loans past due 30–89 days	0.20	0.17	0.12	0.18	0.20
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.50	0.11	0.37	0.47	0.34
Home equity lines	0.29	0.43	0.43	0.67	0.53
Credit card receivables	0.91	0.80	1.15	1.11	0.84
Commercial and industrial loans	0.04	0	0.01	0.01	0.19
All other loans and leases	0	0	0.01	0.03	0.06
Total managed loans past due 90+ days	0.11	0.04	0.09	0.14	0.18
Total Past Due Managed Assets	0.31	0.21	0.21	0.32	0.39
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.09	-0.02	-0.11	-0.06	-0.11
Home equity lines	-0.64	-0.35	-0.64	-0.49	-0.23
Credit card receivables	3.11	2.97	3.16	3.46	3.47
Commercial and industrial loans	0.04	0.73	0.28	0.14	0.08
All other loans and leases	0.05	0.02	0.09	0.08	0.09
Net Losses on Managed Assets Percent of Total Managed Assets	0	0.20	0.09	0.06	0.04

Parent Company Income Statement

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year	5-Year
Operating Income								
Income from bank subsidiaries	770,002	180,000	345,000	420,000	250,000	327.78	208.00	
Dividends	770,000	180,000	345,000	420,000	250,000	327.78	208.00	
Interest	2	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from nonbank subsidiaries	165	117	756	1,386	1,097	41.03	-87.88	
Dividends	165	117	756	1,386	1,097	41.03	-87.88	
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries	770,167	180,117	345,756	421,386	251,097	327.59	206.40	
Securities gains (losses)	0	0	0	0	109			
Other operating income	-26,167	-134	724	83	81			
Total operating income	744,000	179,983	346,480	421,469	251,287	313.37	196.23	
Operating Expenses								
Personnel expenses	61,379	43,067	34,536	33,046	32,011	42.52	121.10	
Interest expense	31,326	33,036	23,207	21,798	17,217	-5.18	120.02	
Other expenses	27,610	17,031	25,928	29,872	12,491	62.12	147.29	
Provision for loan and lease losses	0	0	-925	0	0			
Total operating expenses	120,315	93,134	82,746	84,716	61,719	29.18	126.31	
Income (loss) before taxes	623,685	87,006	264,051	336,782	189,568	616.83	215.01	
Applicable income taxes (credit)	-35,517	-18,326	-19,285	-38,509	512			
Extraordinary items					0			
Income before undistributed income of subsidiaries	659,202	105,332	283,336	375,291	189,056	525.83	198.32	
Equity in undistributed income of subsidiaries	339,675	740,160	157,572	169,751	-23,541	-54.11	5491.36	
Bank subsidiaries	331,386	736,347	160,257	170,939	-24,255	-55.00	3385.34	
Nonbank subsidiaries	8,289	3,813	-2,685	-1,188	714	117.39		
Subsidiary holding companies	0	0	0	0	0			
Net income (loss)	998,877	845,492	440,908	545,042	165,515	18.14	339.94	
Memoranda								
Bank net income	1,101,386	916,347	505,257	590,939	225,745	20.19	324.41	
Nonbank net income	8,454	3,930	-1,929	198	1,811	115.11		
Subsidiary holding companies' net income	0	0	0	0	0			

Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		8,384,783	88.59	8,176,786	87.29	5,038,946	89.98	4,742,129	4,618,409	2.54	222.90
Common and preferred stock		8,381,224	88.56	8,176,434	87.28	5,038,909	89.98	4,741,105	4,618,249	2.50	222.78
Excess cost over fair value		0	0	0	0	0	0	0	153	-100.00	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		3,559	0.04	352	0	37	0	1,024	7	911.08	
Investment in nonbank subsidiaries		65,008	0.69	87,914	0.94	22,918	0.41	25,308	29,329	-26.06	170.91
Common and preferred stock		65,003	0.69	87,902	0.94	22,906	0.41	25,295	29,310	-26.05	170.89
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		5	0	12	0	12	0	13	19	-58.33	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0		
Common and preferred stock		0		0		0		0			
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0		0		0		0			
Other receivables		0		0		0		0			
Assets Excluding Investment in Subsidiaries											
Net loans and leases		2,708	0.03	2,716	0.03	2,716	0.05	1,963	2,142	-0.29	18.56
Securities		123,311	1.30	116,254	1.24	45,503	0.81	36,666	1,836	6.07	5959.51
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		723,504	7.64	826,502	8.82	368,218	6.58	331,467	254,938	-12.46	219.67
Cash and due from unrelated depository institution		310	0	265	0	1,050	0.02	3,018	0	16.98	
Premises, furnishings, fixtures and equipment		282	0	349	0	20	0	48	20	-19.20	555.81
Intangible assets		0	0	0	0	0	0	0	0		
Other assets		164,276	1.74	157,028	1.68	120,535	2.15	137,992	201,301	4.62	-13.16
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		9,464,182	100.00	9,367,814	100.00	5,599,906	100.00	5,278,591	5,107,975	1.03	211.26
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	497,656	8.89	0	0		
Borrowings with maturity over 1 year		796,792	8.42	795,442	8.49	0	0	486,739	486,513	0.17	62.88
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		321,082	3.39	318,279	3.40	176,682	3.16	158,195	148,477	0.88	126.96
Balance due to subsidiaries and related institutions		147,575	1.56	242,583	2.59	144,991	2.59	143,708	187,928	-39.17	57099.61
Total liabilities		1,265,449	13.37	1,356,304	14.48	819,329	14.63	788,642	822,918	-6.70	100.57
Equity Capital		8,198,733	86.63	8,011,510	85.52	4,780,577	85.37	4,489,949	4,285,057	2.34	240.25
Perpetual preferred stock (income surplus)		519,971	5.49	470,370	5.02	95,624	1.71	95,624	95,624	10.55	443.77
Common stock		333,485	3.52	346,894	3.70	194,668	3.48	199,108	204,211	-3.87	128.39
Common surplus		4,742,338	50.11	5,073,055	54.15	2,931,451	52.35	3,029,425	3,147,613	-6.52	242.00
Retained earnings		2,890,788	30.54	2,261,275	24.14	1,798,442	32.12	1,542,408	1,160,434	27.84	180.92
Accumulated other comprehensive income		-287,849	-3.04	-140,084	-1.50	-239,608	-4.28	-376,616	-322,825		
Other equity capital components		0	0	0	0	0	0	0	0		
Total liabilities and equity capital		9,464,182	100.00	9,367,814	100.00	5,599,906	100.00	5,278,591	5,107,975	1.03	211.26
Memoranda											
Loans and advances from bank subsidiaries		0	0	3,959	0.04	0	0	0	0	-100.00	
Loans and advances from nonbank subsidiaries		147,270	1.56	238,272	2.54	144,593	2.58	143,255	187,281	-38.19	
Notes payable to subsidiaries that issued TPS		142,256	1.50	229,648	2.45	139,579	2.49	138,241	180,903	-38.05	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		184	0	161	0	0	0	0	0	14.29	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	12.21	11.94	58	13.41	7.29	92	9.53	9.68	48	12.61	10.40	76	6.19	7.61	33
Bank net income / Average equity investment in banks	13.29	11.80	65	14.68	7.45	92	10.34	10.51	56	12.62	11.19	66	7.43	8.74	42
Nonbank net income / Average equity investment in nonbanks	11.32	13.12	56	7.64	9.75	54	-7.76	7.89	8	0.72	7.10	28	7.47	4.73	62
Subsidiary HCs net income / Average equity investment in sub HCs		10.11			7.01			8.55			8.78			6.82	
Bank net income / Parent net income	110.26	96.79	90	108.38	88.16	74	114.59	82.22	92	108.42	82.56	83	136.39	80.64	95
Nonbank net income / Parent net income	0.85	3.40	51	0.46	3.59	44		5.93		0.04	3.78	30	1.09	7.76	53
Subsidiary holding companies' net income / Parent net income		65.35			68.34			74			72.48			82.97	
Leverage															
Total liabilities / Equity capital	15.43	16.81	61	16.93	20.06	63	17.14	20.43	64	17.56	20.88	63	19.20	19.94	67
Total debt / Equity capital	9.72	11.71	54	9.93	14.41	52	10.41	14.31	61	10.84	14.69	61	11.35	13.95	62
Total debt + notes payable to subs that issued TPS / Equity capital	11.45	13.63	51	12.80	16.67	54	13.33	16.36	61	13.92	17.10	59	15.58	16.10	65
Total debt + Loans guaranteed for affiliate / Equity capital	9.72	11.77	53	9.93	14.68	51	10.41	14.56	60	10.84	15.14	60	11.35	14.35	61
Total debt / Equity capital – excess over fair value	9.72	11.81	54	9.93	14.52	52	10.41	14.51	61	10.84	14.81	60	11.35	14.10	62
Long-term debt / Equity capital	9.72	10.95	54	9.93	13.56	52	0	13.04	13	10.84	13.37	63	11.35	12.69	62
Short-term debt / Equity capital	0	0.57	38	0	0.77	38	10.41	1.02	93	0	1.14	37	0	1.07	36
Current portion of long-term debt / Equity capital	0	0.06	82	0	0.06	82	0	0.05	40	0	0.14	39	0	0.27	40
Excess cost over fair value / Equity capital	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0.17	75
Long-term debt / Consolidated long-term debt	49.97	39.86	54	47.47	34.67	60	0	28.44	13	62.80	28.63	80	40.18	26.93	63
Double Leverage															
Equity investment in subs / Equity capital	103.02	103.22	54	103.16	102.81	54	105.88	103.22	67	106.16	103.10	69	108.46	102.10	78
Total investment in subs / Equity capital	103.06	108.40	43	103.16	110.16	38	105.88	111.07	53	106.18	112.48	52	108.46	111.30	58
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.25	0.29	53	0.30	0.47	47	0.64	0.36	65	0.51	0.35	61	2.19	0.52	84
Equity investment in subs – equity cap / Net income-div (X)	0.39	1.05	27	0.45	1.82	18	1.09	1.22	50	0.72	1.22	40	4.89	2.64	79
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	169.13	152.85	63	61.30	136.59	11	146.43	177.68	43	195.91	162.34	68	178.20	141.81	70
Cash from ops + noncash items + op expense / Op expense + dividend	184.07	154.48	67	88.71	147.24	13	171.19	190.27	49	226.32	174.91	75	217.73	148.20	80
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	91.04	98.54	38	159.12	134.08	72	122.85	116.34	61	138.38	103.19	83	134.27	92.33	75
Pretax operating income + interest expense / Interest expense	2,090.95	1,835.33	70	363.37	2,016.32	22	1,237.81	1,968.54	48	1,645.01	2,898.75	63	1,201.05	1,909.25	66
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	1,683.24	1,770.77	65	312.91	1,539.23	21	945.67	1,632.83	41	1,175.47	1,369.37	58	1,156.85	1,547.94	61
Dividends + interest from subsidiaries / Interest expense + dividends	192.21	174.12	63	56.33	150.43	12	166.98	210.80	41	227.60	188.90	68	231.23	172.51	74
Fees + other income from subsidiaries / Salary + other expenses	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	16.39	30
Net income / Current part of long-term debt + preferred dividends (X)	26.68	47.61	56	35.87	35.64	75	71.11	57.11	84	87.91	33.93	89	26.70	24.63	75
Other Ratios															
Net assets that reprice within 1 year / Total assets	6.63	3.44	72	7.67	3.85	77	-3.37	2.64	11	5.73	2.61	74	4.70	3.24	65
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due	0	0.17	46	0	0.10	46	0	0.04	43	0	0.24	47	0	0.10	44
Nonaccrual	0	0.92	42	0	1.03	40	0	0.54	40	100	6.54	94	100	7.38	94
Total	0	1.09	39	0	1.13	37	0	0.58	34	100	6.78	94	100	7.48	94
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0.17	45
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0.17	45
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0.06	1.76	51	0.09	2.66	50	0.06	5.62	41	0.06	5.50	38	0.06	5.68	36
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0.13	35

Parent Company Analysis—Part 2

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	56.03	66.37	43	272.18	81.10	93	64.89	57.84	65	43.53	57.26	38	48.33	68.72	37
Dividends declared / Net income	36.98	28.27	68	33.91	42.29	39	41.70	33.08	67	29.97	27.33	52	55.21	31.29	84
Net income – dividends / Average equity.....	7.69	8.62	43	8.86	4.14	88	5.56	6.46	39	8.83	7.33	71	2.77	5.03	27
Percent of Dividends Paid															
Dividends from bank subsidiaries	208.47	155.92	69	62.79	132.17	24	187.64	178.13	53	257.12	157.73	77	273.60	130.71	83
Dividends from nonbank subsidiaries	0.04	4.90	46	0.04	3.41	50	0.41	7.53	52	0.85	7.13	64	1.20	12.57	60
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	18.99	42
Dividends from all subsidiaries	208.51	203.53	62	62.83	174.85	15	188.05	260.40	41	257.97	215.26	71	274.80	196.35	72
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	69.91	45.96	71	19.64	60.28	14	68.28	66.55	51	71.07	60.71	65	110.74	59	93
Interest income from bank subsidiaries.....	0	0.11	48	0	0.36	20	0	0.54	18	0	0.52	18	0	0.76	17
Management and service fees from bank subsidiaries	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	2.98	34
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0.01	47
Operating income from bank subsidiaries	69.91	51.33	69	19.64	62.88	14	68.28	69.36	45	71.07	63.43	59	110.74	62.82	86
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	1.95	62.63	18	2.98	56.39	38		82.95		700	51.40	97	60.57	102.35	49
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32		20.25		0	18.56	24	0	8.11	24
Management and service fees from nonbank subsidiaries	0	0.37	40	0	0.86	39		1.92		0	2.96	38	0	0.85	36
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46		1.06		0	0.15	48	0	0.81	43
Operating income from nonbank subsidiaries	1.95	87.22	7	2.98	79.84	21		150.41		700	99.33	95	60.57	165.35	40
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			59.89	
Interest income from subsidiary holding companies		5.26			8.40			6.54			3.95			2.71	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			0.56	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			64.33	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	103.49	74.16	99	100.01	69.76	99	99.57	67.32	81	99.65	65.18	82	99.49	59.17	90
Interest income from bank subsidiaries.....	0	0.23	46	0	0.63	20	0	0.80	18	0	0.92	18	0	0.94	17
Management and service fees from bank subsidiaries	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.17	35
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.09	44
Operating income from bank subsidiaries	103.49	83.13	99	100.01	82.20	97	99.57	78.80	72	99.65	74.20	72	99.49	69.23	81
Dividends from nonbank subsidiaries	0.02	3.07	44	0.07	1.95	53	0.22	2.65	53	0.33	2.57	63	0.44	2.65	60
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	2.79	27
Management and service fees from nonbank subsidiaries	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0.07	40
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0.17	42
Operating income from nonbank subsidiaries	0.02	4.67	31	0.07	4.70	40	0.22	7.29	40	0.33	7.64	48	0.44	9.99	43
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	5.49	42
Interest income from subsidiary holding companies	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0.13	45
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	6.46	40
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			29.05	83.37	48		87.87			83.68
Loans and advances from subsidiaries / Total debt	18.48	26.38	56	30.45	27.08	61	29.05	28.33	63	29.43	26.53	65	38.49	39.18	71